



STATE OF TENNESSEE
DEPARTMENT OF FINANCE AND ADMINISTRATION
DIVISION OF HEALTH CARE FINANCE AND ADMINISTRATION
COVER TENNESSEE PROGRAMS
310 GREAT CIRCLE ROAD, 2 WEST
NASHVILLE, TENNESSEE 37243

Important News about Your Child's CoverKids Health Care Coverage

September 2013

Dear CoverKids Member:

The new federal health care law will bring many changes in 2014, including new health insurance coverage options for Tennesseans.

There will be no change to your child's CoverKids coverage through December 31, 2013.

However, starting January 1, 2014, CoverKids will no longer offer the buy-in program to families with incomes over 250% of the Federal Poverty Level. Our records show that your family income is above 250% of the Federal Poverty Level.

This means that your child's coverage through CoverKids will end on December 31, 2013. But you will be able to find new health insurance for your child because of the new federal health care law.

Does your child also have dental coverage through CoverKids? If so, your child's dental coverage will also end on December 31, 2013. To avoid a break in coverage you will have to find new insurance coverage for your child that starts on January 1, 2014. We want to help you understand the options available to you.

Where do you find new health insurance coverage for your child?

If you are employed, you can ask about health insurance and/or dental insurance through your employer group. Or beginning October 1, 2013, you will be able to purchase health and/or dental insurance through the **Health Insurance Marketplace**.

Take steps now to be ready for these changes.

Step 1: Learn more about the Health Insurance Marketplace.

- In Tennessee, the Marketplace will be run by the federal government.
- Although you cannot shop for coverage in the Marketplace until October 1, 2013, you can learn more now at www.healthcare.gov.
- If you do not use the Internet, you can call 1-800-318-2596 for Marketplace information.

(Continued on next page)

- By law, insurance plans offered in 2014 will not be allowed to deny health insurance coverage because of pre-existing or chronic (long-term) conditions like cancer or diabetes. Also, insurance plans will not be allowed to have a waiting period based on your pre-existing condition or health status.
- The Marketplace will offer financial assistance to help you pay for your health insurance premiums. The financial assistance that you receive will be determined by your income. Your income tax returns or W-2s from last year will be used to determine your income.
- In 2014, people who do not have health insurance may have to pay a federal tax penalty. You can contact a tax consultant to find out more about this potential tax penalty.

Step 2: Plan early to avoid a lapse in coverage.

Open enrollment in the Marketplace begins October 1, 2013. New health insurance coverage can start for you as early as January 1, 2014. However, if you wait to shop for a new plan, you may have a break in coverage. A break in coverage means you would pay out of pocket for your health care until your new coverage starts. So don't wait! Start looking for new coverage on October 1st.

Remember, your child's CoverKids coverage continues only through December 31, 2013. When your child's CoverKids coverage ends, CoverKids will no longer pay for any health, behavioral health services, dental care, or medications.

Do you have questions about your child's health insurance coverage? Do you need help with this letter? Is it because you have a health, mental health, or learning impairment or a disability? Or do you need help in another language? If so, you have a right to get help, and we can help you. Call **CoverKids Member Services at 1-888-325-8386, toll-free, 8 a.m. to 6 p.m. ET, Monday through Friday; TDD: 1-866-591-2908 (for hearing impaired).**

Do you have questions about your child's dental insurance coverage? Call CoverKids Member Services at 1-888-291-3766, toll-free, 8 a.m. to 5 p.m. CST, Monday through Friday; TDD: 1-800-466-7566 (for hearing impaired).

Sincerely,

CoverKids

Do you need help in these languages: العربية (Arabic); Bosanski (Bosnian);
 كوردی – بادینانی (Kurdish-Badinani); کوردی – سۆرانی (Kurdish-Sorani);
 Soomaali (Somali); Español (Spanish); Người Việt (Vietnamese)?

CoverKids language and member services are free at 1-888-325-8386, Monday-Friday, 8 a.m. to 6 p.m. ET. For TDD/ TTY help call 1-866-591-2908. Federal and State laws protect your rights. They do not allow anyone to be treated in a different way because of: race, language, sex, age, color, birthplace, or disability. Need help? Call the Office of Non-Discrimination Compliance for free at 1-855-286-9085 or TTY: (877) 779-3103.